

Application No. 10/089,580 - For Purpose of Interview Only - **DO NOT ENTER**

Points of Argument

Claim 10 is not anticipated by Stadelman for at least the following reasons:

In Stadelmann's system, only one message including transaction (order) data (the short confirmation message F) is sent to the validation platform; whereas Claim 10 requires that both a customer message including transaction data and a provider message including transaction data be sent to a payment gateway. See column 3, lines 29-32 of Stadelmann.

In Stadelmann's system, the transaction (order) data included in the short confirmation message F does not include payment options, whereas Claim 10 requires that the transaction data in the provider message include payment options.

In Stadelmann's system, the validation platform does not synchronize the short confirmation message F with any other received message that includes transaction (order) data; whereas Claim 10 requires that a customer message including transaction data be synchronized with a provider message including transaction data.

In Stadelmann's system, the validation platform does not compare the short confirmation message F with any other received message that includes transaction (order) data; whereas Claim 10 requires that a customer message including transaction data be compared with a provider message including transaction data to determine whether they match.

In Stadelmann's system, the validation platform processes the short confirmation message F with data pertaining to the customer and the provider, as described at column 3, line 47 to column 4, line 5, as a prerequisite to performing a deduction from a customer's account; whereas Claim 10 requires that a deduction from the customer's account be performed only if the compared provider and customer messages including transaction data match. As noted above, in Stadelmann's system there is no comparison of provider and customer messages that include transaction data.